



# SallieMae

USA Funds  
C/O Sallie Mae, Inc.  
P.O. Box 9460, PCA MC 8357  
Wilkes-Barre, PA 18773-9460  
Visit our web site at [www.loanpaymentsolutions.org](http://www.loanpaymentsolutions.org)

Bryon A Frees  
614 Union St  
Troy, OH 45373

September 08, 2008

Account Number: 9030824634

Dear Bryon A Frees,

Sallie Mae, Inc. is a servicer of student loans for national and state guarantee agencies.

You recently contacted Sallie Mae (Post Claim Assistance) regarding your education loan(s). We appreciate your concern, and on behalf of your guarantor(s) we look forward to helping you with your loan responsibilities.

When your loan(s) defaulted, the guarantor(s) listed at the end of this letter purchased the loan(s) from your lender(s) on 12/17/2004. The guarantor(s) then placed your defaulted loan(s) with a collection contractor to collect on your unpaid loan(s). The collection contractor has programs that might help you repay your loan(s). Please contact your collection contractor at the address and/or telephone number listed below.

The guarantor(s) may have reported the status of your defaulted loan(s) to national credit bureaus. If reported, the default status will remain on your credit report for seven years. In addition, the national credit bureaus will receive updates on your account every 30 days.

As of the date of this letter, your outstanding balance for the next 30-days is \$9,134.20. This balance may include outstanding principal, accrued interest, and collection costs. Remember that interest accrues daily on your account. Your daily interest accrual is \$1.01.

Federal law requires us to inform you that this is an attempt to collect a debt; any information received will be used for that purpose.

If you have additional questions, please contact our office toll free at 800/331-2314 or via e-mail at [pca@salliemae.com](mailto:pca@salliemae.com).

SLM Corporation and its subsidiaries are not sponsored by, or agencies of, the United States of America.

We would appreciate the opportunity to hear your opinion on the service we provided. Please go to [www.advancedsurvey.com/default.asp?surveyid=42744](http://www.advancedsurvey.com/default.asp?surveyid=42744) and participate in a brief survey. We sincerely thank you for helping us understand what opportunities there may be for us to better meet your needs in the future.

Thank you.

**Please note:** The U.S. Department of Education has requested that all or part of your federal tax refund or other federal payments that are due to you be seized to reduce the debt on your defaulted loan(s). Remember that all or part of your future tax refunds or other payments may be seized to reduce the debt on your defaulted loan(s) until your outstanding principal and accrued interest are paid in full. It is your responsibility to pay all collection costs.

Loan ID	Lender	Guarantor	Servicer	School	Disbursement Amount	Disbursement Date	Current Status
01	BONY TRUST COMPANY AS ELT FOR SMS	USA Funds	LOAN SERVICING CENTER FLORIDA	ITT TECH INST-DAYTON	\$1,313.00	03/21/1994	DEFAULT